

**REMARKS**

The present application contains claims 33-53.

Applicants canceled claim 1-32 without prejudice or disclaimer.

Applicant provide herewith a new set of claims for greater clarity. The claims have been amended to a scope commensurate with the support of the specification. No new matter has been introduced by way of the amendment.

**Rejection under 35 U.S.C §101**

In the Office Action, the Office rejected claims 31 and 32 under 35 U.S.C. §101 as being directed to non-statutory subject matter.

Claims 31 and 32 have been cancelled. New claims 47-53 are directed to a machine readable storage medium comprising a plurality of instructions.

**Rejections under 35 U.S.C §102**

The Office rejected claims 1-32 under 35 U.S.C. §102(b) as being anticipated by Barkley et al., (U.S. Patent No. 5,825,768), hereinafter referred to as Barkley. The Office further rejected claims 1-32 under 35 U.S.C. §102(e) as being anticipated by Lynch et al., (U.S. Application No. 2004/0236675), hereinafter referred to as Lynch. The Office further rejected claims 1-32 under 35 U.S.C. §102(e) as being anticipated by Sarcanin et al., (U.S. Application No. 2003/0145205), hereinafter referred to as Sarcanin.

Applicants respectfully request reconsideration and withdrawal of this rejection in view of the amendments made herein and the following comments.

In all rejections, the Office did not designate the particular part relied on as nearly as possible. In particular, the Office repeatedly used entire pages and/or entire columns to allegedly anticipate the claimed limitations of each of the rejected claims.

Applicants respectfully note that "[w]hen a reference is complex or shows or describes inventions other than that claimed by the applicant, the particular part relied on must be designated as nearly as practicable. The pertinence of each reference, if not apparent, must be clearly explained and each rejected claim specified". (37 CFR 1.114(c)(2))

Applicants respectfully submit that repeated use of entire pages, and/or columns to allegedly anticipate each of the rejected claims is not a designation as nearly as practicable, and does not constitute a clear explanation.

Without a clear explanation the Applicants may not be able to provide proper evidence of patentability. "The goal of examination is to clearly articulate any rejection early in the prosecution process so that the applicant has the opportunity to provide evidence of patentability and otherwise reply completely at the earliest opportunity" (MPEP Rev. 6, Sept. 2007).

Furthermore, many of the rejections were improper. For example, none of Barkley, Lynch and Sarcanin teaches the limitation of "receiving, at the sender unit, a credit check return message from the receiver unit that indicates that the value of the outstanding credits counter is the loss or gain" as claimed by claim 3 as originally filed."

As the cancellation of claims 1-32 renders the Office's anticipation rejections moot, for the brevity of the response, Applicants refrain from providing arguments to the individual improper grounds of rejections.

Applicants respectfully submit that amended claims 33-53 are novel and inventive in view of Barkley, Lynch or Sarcanin.

Respectfully Submitted,

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